

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Caption in Compliance with D.N.J. LBR 9004-2(c)

46373  
Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Ave., Suite 301  
Moorestown, NJ 08057  
Attorney for National Auto Sales



Order Filed on July 11, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No. 18-16671

In Re:


PATRICIA A. CLEMMONS

Judge: (ABA)

**ORDER FOR SECURED AMOUNT TO BE PAID THROUGH DEBTOR'S CHAPTER 13 PLAN AND  
ADEQUATE PROTECTION PAYMENTS**

The relief set forth on page number two (2) is hereby **ORDERED**.

**DATED: July 11, 2018**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Patricia A. Clemmons

Case No: 18-16671

Caption of Order: Order for secured amount to be paid through Debtor's chapter 13 plan and adequate protection payments

This matter having brought before this Court on an Objection To Confirmation filed by William E. Craig, Esq., attorney for National Auto Sales ("National Auto"), with the appearance of Moshe Rothenberg, Esquire on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That National Auto Sales ("National Auto") is the holder of a first purchase money security interest encumbering a 2010 Chevrolet Malibu bearing vehicle identification number 1G1ZC5EB5AF217752.**
- 2. That the secured amount that National Auto shall be paid through the Debtor's plan shall be \$11,385.17. This amount is reached using the agreed value of the vehicle of \$9,815.07 (the net loan balance), amortized at 6.0% over 60 months.**
- 3. That the Chapter 13 Trustee is hereby directed to make an immediate lump sum adequate protection payment to National Auto in the amount of \$181.50 through June 2018 and thereafter, each month, commencing July 2018, make monthly adequate protection payments to National Auto in the amount of \$90.75. Adequate protection payments to National Auto shall be made monthly up to and after confirmation, until all counsel fees have been paid and regular distributions begin to be made to National Auto. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to National Auto until the remaining counsel fees have been paid. The Debtor shall receive a credit for all adequate protection payments made against the total amount to be received by National Auto through the plan.**

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Patricia A Clemmons  
Debtor

Case No. 18-16671-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db +Patricia A Clemmons, 106 West Oxford Street, Vineland, NJ 08360-2723

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor National Auto Sales ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Moshe Rothenberg on behalf of Debtor Patricia A Clemmons moshe@mosherotherenberg.com,  
alyson@mosherotherenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William E. Craig on behalf of Creditor National Auto Sales mortoncraigecf@gmail.com,  
mortoncraigecf@gmail.com

TOTAL: 6